

Crop Adjuster License Q & A

1. How does an individual apply for a resident or nonresident crop adjuster license in Kentucky?

If you do not hold a crop adjuster license by examination in another state, see checklist below:

- 1) Study Outline**
- 2) NAIC Application**
- 3) Background Check Report Request Form 8301 BGC**
- 4) \$1000 Surety Bond Form 99-3**
- 5) \$100 fee**
- 6) Pass the Kentucky examination**

Kentucky will waive the examination for an individual who passed a state administered or sanctioned examination, if a license was issued.

However, you must apply for the Kentucky license; see checklist below.

- 1) NAIC Application**
- 2) \$1000 Surety Bond Form 99-3**
- 3) \$50 Fee**

You may find Crop Adjuster Licensure Information and Forms on our Web site at <http://insurance.ky.gov>.

2. If an adjuster completes an examination that is required to be licensed in a particular state, but an actual license is not issued, can the adjuster apply for and receive a nonresident or resident crop adjuster license in Kentucky?

NO. Simply taking and passing an examination in another state will not meet requirements for a non resident crop adjuster license in Kentucky. The individual must actually hold an adjuster license by examination in another state in order to be eligible to apply for a nonresident crop adjuster license in Kentucky.

3. How does an individual who does not hold a crop adjuster license in another state and whose resident state does not license crop adjusters, i.e., Indiana and Ohio, become licensed to investigate and settle claims in Kentucky?

See Number 1

4. There are some states that issue an adjuster license without an examination requirement. Does this license meet requirements necessary for a Kentucky crop adjuster license to be issued?

NO. In order to obtain a nonresident license in Kentucky, the individual must hold an adjuster license by examination in another state.

5. Will an adjuster who currently holds a full property and casualty independent adjuster license in Kentucky be required to obtain a crop adjuster license?

NO. An individual who holds a full property and casualty adjuster license (independent adjuster) is authorized to investigate and settle all types of property and casualty claims, including crop claims. However, an individual who holds a property and casualty adjuster license has the option to obtain a crop adjuster license in addition to a property and casualty adjuster license.

An individual who does not hold a property and casualty adjuster license and who will solely handle crop claims may apply for a crop adjuster license. See Number 1.

6. Can an individual who is currently adjusting crop claims with a crop agent license under KRS 304.9-070 (5) continue to adjust crop claims with the crop agent license?

Kentucky Law states “license as an adjuster shall not be required of: Persons performing adjusting services under their limited insurance agent’s licenses for crop insurance pursuant to KRS 304.9-230.” However, all licensees who adjust Federal crop insurance claims are required to follow United States Department of Agriculture (USDA), Risk Management Agency (RMA) Guidelines. If applicable, please contact RMA for information.

7. Can an individual who is currently adjusting crop claims under a Kentucky resident crop **agent** license obtain a crop **adjuster** license based on their existing crop **agent** license?

No, an individual who holds a crop agent license must submit an application, attachments, and fees and pass the Kentucky examination to obtain a crop adjuster license in Kentucky. See response to Number 1 for requirements.

8. Can a crop adjuster who holds a license by examination in another state adjust crop claims in Kentucky without a Kentucky license?

NO. Holding a license in another state that licenses adjusters by examination does not automatically authorize the individual to adjust crop insurance claims in Kentucky. The individual must submit application, attachments and fees to obtain a Kentucky license. See Number 1 for requirements.

9. Are supervisors required to hold a license?

Yes, if the supervisor is investigating and/or settling claims. A supervisor who makes any type of claim decision in a licensed adjusters' absence must hold an Adjuster license.

KRS 304.9-070 defines an adjuster as any person, who for fee or compensation of as an employee of an insurer or independent contractor, investigates or settles claims arising under insurance contracts on behalf of either the insurer or the insured.

10. Is study material available?

A study outline is available on our Web site at <http://insurance.ky.gov>.

Please note you are not required to take prelicensing training hours in order to apply for a crop adjuster license.

11. May I take the examination online?

No. However, an online examination may be taken at a Kentucky testing facility. Please see examination schedule and testing sites information on our web site at <http://insurance.ky.gov>.

12. Is continuing education required for a crop adjuster license?

No.

13. Is license renewal required for a crop adjuster license?

Yes. You must be licensed for 12 months in order to be subject to license renewal. License renewal is based on the licensee's birth date. If the licensee is born in an odd year the license renews each odd year by the last day of the birth month. Even year births renew accordingly. Renewal fee is \$50